

**From:** Jay Ballanger [mailto:jballanger@cableone.net]  
**Sent:** Monday, August 24, 2015 9:22 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

I am writing in support of RIN 1210-AB32. Financial advisors definitely need to be more transparent in their practices. I currently use the services of a fee-only advisor and am much happier with her services and financial advice. I used to have a so-called financial advisor who sold me on mutual funds and life insurance for which he collected huge fees and commissions (unbeknownst to me). The amount of the fees and commissions were not immediately visible. I can say I'm so much happier and confident now that I'm working with a fee-only financial planner. They are transparent, have my best interests at heart, and are not trying to sell me something that benefits THEM.

Thank you,  
Jay Ballanger

--